

SECTION J
APPENDIX K - CONTRACTOR REQUIRED INSURANCE POLICY SUMMARY
AND ASSOCIATED LIMITS

1. **Workers' Compensation and Employers Liability (All Phases)** **Statutory**

Workers' Compensation, coverage A of the policy, provides the predetermined compensation and other benefits required of the insured by the applicable workers' compensation law. Employers Liability, coverage B of the policy, protects the employer against liability imposed by state or Federal law to pay benefits and to furnish medical care to employees injured and to pay benefits to dependents of employees fatally injured in the course of or arising out of their employment.

2. **Commercial General Liability (All Phases)** **\$2M Per Occurrence**
\$2M Aggregate

This insurance protects the insured against (a) bodily injury claims arising from the business premises or operations (b) property damage resulting from physical injury or destruction of tangible property of others and (c) products liability losses arising out of the consumption, handling or use of an insured's products by others.

3. **Commercial Automobile (All Phases)** **\$2M Per Occurrence**
\$2M Aggregate

This insurance protects the insured's liability for bodily injury or property damage to third parties from the operation, maintenance, or use of an automobile.

4. **Excess Liability (Phases II and III only)** **\$10M Per Occurrence**
\$10M Aggregate

This is an amount of insurance that would be layered onto the primary amounts of commercial general liability and commercial auto liability insurance.

5. **Directors and Officers Liability (All Phases)** **\$10M Per Occurrence**
\$10M Aggregate

This insurance provides coverage for liability arising from claims of alleged negligence or wrongful acts, errors or omissions by Directors or Officers.

6. **Professional Errors and Omissions (All Phases)** **\$10M Per Occurrence**
\$10M Aggregate

This insurance covers the liability of professionals from claims arising out of their professional services and caused by any error, omission, or act of the professional and must include pollution liability insurance coverage.

7. Commercial Property (All Phases) At Replacement Cost

This insurance provides reimbursement for losses resulting from fire, explosion, windstorm, and other perils to the insureds' real and personal property. Coverage can also be arranged to reimburse the insureds' for lost profits or continuing expenses incurred as a result of damage to real or personal property. This coverage is termed extra expense or business interruption insurance.

**8. Boiler and Machinery (Phases II and III only) \$2M Per Occurrence
\$2M Aggregate**

This insurance provides reimbursement to the insured for boilers and other mechanical equipment, owned or maintained by the insured, for damage resulting to the equipment itself and to surrounding property.

**9. Crime (All Phases) \$5M Per Occurrence
\$5M Aggregate**

This insurance covers employee fidelity, burglary, forgery, etc.

10. Installation Floaters (Phases II and III only) Various

This insurance covers equipment and machinery including electrical, plumbing, heating, and air conditioning systems while in transit from the manufacturer and during installation.

**11. Non-Owned Aircraft Liability (All Phases) \$10M Per Occurrence
\$10M Aggregate**

This insurance covers owners or their contractors who charter aircraft for such purposes as performing site surveys or using helicopters to raise, move or lower equipment during the construction.

**12. Pollution Liability Insurance (Phases II and III only) \$10M Per Occurrence
\$10M Aggregate**

This insurance includes coverage for pollution-related bodily injury, natural resource damages, or property damage claims, including but not limited to claims arising from discharges of hazardous or toxic materials or pollutants to soil, water, or air, whether sudden, accidental, unexpected, or unintended.